

1 (2) Pages  
2 SCOTT LYONS SBN 103931  
2 LOUIS LYONS SBN 282499  
3 ATTORNEY AT LAW  
3 1010 West Main Street  
Visalia, Ca 93291  
4 Telephone: (559) 636-8122  
Facsimile: (559) 636-0463

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA**

In re:  
**JENNIFER SILVA**

Case No: 18-13252-A-13  
Chapter 13

**DECLARATION OF DEBTOR IN SUPPORT OF MOTION TO VALUE  
COLLATERAL OF SN SERVICING CORPORATION UNDER 11 U.S.C. § 506(a) AND**

(d)

I, Jennifer Silva, declare as follows:

20           1. I am the debtor in the above-captioned case. I make this declaration based upon my  
21 own personal knowledge, except as to those facts alleged upon information and belief. If called as  
22 a witness, I could and would testify as follows:

23           2. I own real property located at 1772 W. Julieann Ave. Porterville, CA 93257. The  
24 subject property is my primary residence.

25       3. I stated that my residence had a value of \$255,825.00 at the time I filed my bankruptcy  
26 petition. I believed that the fair market value of my home was the amount listed on Schedule A,  
27 which is attached to this motion.

1 My assertion of value was based upon my personal knowledge as the homeowner and of sales of  
2 similar properties in my home city and neighborhood. However after an appraisal performed by a  
3 licensed real estate appraiser from Savery Appraisal Service, Inc. the present fair market value of  
4 my home is \$248,000. A true and correct copy of the appraisal is attached as Exhibit A to this  
5 motion and is incorporated by reference to this declaration, to corroborate my assessment of my  
6 homes value.

7

8       4. As of the commencement of my case, the subject real property was encumbered by the  
9 following liens, listed in order of priority:

10	Creditor	Amount Owed
11	Bsi Financial Services (1 <sup>st</sup> Mortgage)	\$ 306,068.00
12	SN Servicing Corporation (2 <sup>nd</sup> Mortgage)	\$ 78,275.56
13	Total:	\$ 384,343.56

14

15       5. I am informed and believe that the second deed of trust is wholly unsecured in that the  
16 valued of our home is less than the debt owed on the first Mortgage

17       I declare under penalty of perjury that the foregoing is true and correct, and that I executed  
18 this declaration at Visalia, California.

19

20

21

22

23

Date: 10/3/17



Jennifer Silva

24

25

26

27

28